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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

#### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Gerardo	Karen
	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	 Middle name
	Bring your picture	Acevedo-Castillo	Lara
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	 Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have		
	used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7801	xxx-xx-1388

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Debtor 1 Gerardo Acevedo-Castillo

Debtor 2 Karen Lara Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)				
		EINs	EINs				
5.	Where you live	3906 Wood Street	If Debtor 2 lives at a different address:				
		Park City, IL 60085  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		Lake					
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for bankruptcy	Check one:	Check one:				
	рапктиртсу	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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	otor 1 otor 2	Gerardo Acevedo- Karen Lara	Castillo		Document	——	Case numb	er (if known)		
Par	t 2:	Tell the Court About	our Bankı	ruptcy Case	9					
7.	Bank	chapter of the cruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choc	sing to file under	■ Chapt	er 7						
			☐ Chapt							
			☐ Chapt	er 12						
			☐ Chapt	er 13						
8.	How	you will pay the fee	abo ordo a pi	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's corder. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit can a pre-printed address.						
					ne fee in installments. in Installments (Official I		option, sign and	attach the Application for Indivi	iduals to Pay	
			but that	is not requir applies to	red to, waive your fee, a your family size and you	and may do so only i are unable to pay t	if your income is the fee in installr	are filing for Chapter 7. By law, s less than 150% of the official p ments). If you choose this option in 103B) and file it with your petit	poverty line n, you must fill	
9.		you filed for ruptcy within the	■ No.							
		B years?	☐ Yes.							
				District				_ Case number		
				District _		When		_ Case number		
				District _		When		_ Case number		
10.		nny bankruptcy s pending or being	■ No							
	filed not f you,	by a spouse who is iling this case with or by a business ner, or by an	☐ Yes.							
				Debtor				Relationship to you		
				District		When		Case number, if known		
				Debtor				Relationship to you		
				District _		When		Case number, if known		
11.		ou rent your lence?	■ No.	Go to line	e 12.					
			☐ Yes.	Has your	landlord obtained an ev	viction judgment aga	ainst you?			
					lo. Go to line 12.					

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

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Debtor 1 Gerardo Acevedo-Castillo

Deb	otor 2 Karen Lara			Case number (if known)
Par	t 3: Report About Any Bu	einossos	You Own as a Sole Proprie	ator
		311103503	Tou Own as a Sole Froprie	SIOI
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	
		☐ Yes.	Name and location of bu	siness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, Sta	ate & ZIP Code
	it to this petition.		Check the appropriate b	ox to describe your business:
			☐ Health Care Bus	iness (as defined in 11 U.S.C. § 101(27A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101(51B))
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))
			☐ None of the above	ve
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline	e court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure	
	For a definition of small	■ No.	I am not filing under Cha	apter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	r 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am filing under Chapter	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	/ Hazardous Property or Ar	ny Property That Needs Immediate Attention
14	Do you own or have any			· · ·
17.	property that poses or is	■ No.		
	alleged to pose a threat of imminent and	☐ Yes.	What is the hazard?	
	identifiable hazard to public health or safety?		What is the hazard:	
	Or do you own any			
	property that needs immediate attention?		If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	
				Number, Street, City, State & Zip Code

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Debtor 1 Gerardo Acevedo-Castillo
Debtor 2 Karen Lara

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 **Gerardo Acevedo-Castillo** Debtor 2 Karen Lara Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** What kind of debts do Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1.000-5.000 1** 25.001-50.000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million **□** \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Gerardo Acevedo-Castillo /s/ Karen Lara Gerardo Acevedo-Castillo Karen Lara Signature of Debtor 1 Signature of Debtor 2

Executed on April 18, 2018

MM / DD / YYYY

Executed on April 18, 2018

MM / DD / YYYY

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Debtor 2 Karen Lara Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Marcelino Diaz	Date	April 18, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Marcelino Diaz 6271542		
Printed name		
Law Offices of Marcelino Diaz		
Firm name		
5 S. County Street		
Waukegan, IL 60085		
Number, Street, City, State & ZIP Code		
Contact phone (847) 244-7288	Email address	lawyermdiaz@yahoo.com
6271542 IL		
Bar number & State		<del></del>

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		Document	t Page 8 of 62
Fill in this infor	mation to identify your	case:	
Debtor 1	Gerardo Acevedo	-Castillo	
	First Name	Middle Name	Last Name
Debtor 2	Karen Lara		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS
Case number			

☐ Check if this is an amended filing

#### Official Form 106Sum

(if known)

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	17,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	51,543.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	68,543.00
Par	2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	32,766.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	73,076.00
	Your total liabilities	\$	105,842.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,619.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,604.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other s	chedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a persona	al, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known)

Document Debtor 1 **Gerardo Acevedo-Castillo** 

Debtor 2

Karen Lara

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

5,602.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	tal claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill in	this inforn	nation to identify ye	our case and th			1 446 10 01 02				
Debto	or 1	Gerardo Aceve								
Debto	nr 2	First Name  Karen Lara	Middle	Name		Last Name				
	e, if filing)	First Name	Middle	Name		Last Name				
United	d States Bar	nkruptcy Court for th	e: NORTHER	N DISTI	RICT OF ILLIN	IOIS				
Case	number _									Check if this is an amended filing
Sch n each	nedulo category, se		ribe items. List ar			asset fits in more than one o				
	pace is need	ed, attach a separate s	sheet to this form	. On the	top of any addi	ng together, both are equally tional pages, write your nam or Have an Interest In				
. Do y	ou own or ha	ive any legal or equita	ble interest in an	y reside	nce, building, la	ınd, or similar property?				
Пм	lo. Go to Part	2								
_		the property?								
						_				
1.1	3906 Wood	1 Street		_		? Check all that apply				
		f available, or other descrip	otion		Single-family he Duplex or multi Condominium	-unit building	amount of a	any secured cla	ims or	exemptions. Put the a Schedule D: cured by Property.
F	Park City	IL 6	60085-0000	■	Manufactured of Land	or mobile home	Current va			rent value of the tion you own?
C	City	State	ZIP Code		Investment pro	perty	\$1	7,000.00		\$17,000.00
				Who	Timeshare Other	in the property? Check one	(such as fe			vnership interest y the entireties, or
					Debtor 1 only			,,		
L	_ake				Debtor 2 only					
C	County			■	Debtor 1 and D	ebtor 2 only	☐ Check	if this is com	munit	y property
						the debtors and another u wish to add about this iten n number:	(see ins	structions)	7	
				Purc	hased in 20	009 for 31900				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$17,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Entered 04/18/18 10:36:09 Case 18-11261 Doc 1 Filed 04/18/18 Desc Main Document Page 11 of 62 Debtor 1 Gerardo Acevedo-Castillo Debtor 2 Karen Lara Case number (if known) 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put **Toyota** Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Yaris ☐ Debtor 1 only Model Creditors Who Have Claims Secured by Property. 2008 Year: Debtor 2 only Current value of the Current value of the 100,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$2,500.00 \$2,500.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **Toyota** Make: Who has an interest in the property? Check one 3.2 the amount of any secured claims on Schedule D: Sienna Model: Debtor 1 only Creditors Who Have Claims Secured by Property. 2013 Year: Debtor 2 only Current value of the Current value of the 50,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$15,000.00 \$15,000,00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$17,500.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe.... \$550.00 Furniture 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe.....

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections;

Official Form 106A/B Schedule A/B: Property

other collections, memorabilia, collectibles

8. Collectibles of value

☐ Yes. Describe.....

No

Case 18-11261 Doc 1 Filed 04/18/18 Entered 04/18/18 10:36:09 Desc Main Document Page 12 of 62 Debtor 1 **Gerardo Acevedo-Castillo** Debtor 2 Karen Lara Case number (if known) 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... Clothing \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$800.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes.... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... \$5.00 Baxtr C. U. **Credit Union** 

Official Form 106A/B Schedule A/B: Property page 3

**Baxter Credit Union** 

17.2. Credit Union

\$700.00

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Debtor 1 Debtor 2	Gerardo Ac Karen Lara	evedo-C	astillo		Case number (if known)
		17.3.	Checking	First Midwest Bank	\$200.00
18. <b>Bonds</b> Exam	s, mutual funds ples: Bond funds	, or public s, investme	cly traded stocks ent accounts with br	okerage firms, money market accounts	S
			Institution or issuer	name:	
19. Non-p and jo ■ No	ublicly traded s pint venture	stock and	interests in incorp	orated and unincorporated busines	ses, including an interest in an LLC, partnership,
☐ Yes.	Give specific in		about themne of entity:		% of ownership:
Nego Non-r ■ No	tiable instrument	s include p ments are	personal checks, can those you cannot tra	otiable and non-negotiable instrume shiers' checks, promissory notes, and ansfer to someone by signing or delive	money orders.
	•		uer name:		
	ment or pensio ples: Interests in			403(b), thrift savings accounts, or othe	r pension or profit-sharing plans
■ Yes.	. List each accou		tely. of account:	Institution name:	
		401(F	x)	401K	\$27,000.00
		401(F	x)	401K	\$500.00
Your s Exam		ed deposi	s you have made so	o that you may continue service or use public utilities (electric, gas, water), te	from a company lecommunications companies, or others
23. <b>Annui</b>	ties (A contract	for a perio	dic payment of mon	ey to you, either for life or for a numbe	r of years)
■ No □ Yes.	ls	ssuer nam	e and description.		
26 U.S	sts in an educat .C. §§ 530(b)(1),			qualified ABLE program, or under a d	qualified state tuition program.
■ No □ Yes.	lı	nstitution r	name and descriptio	n. Separately file the records of any int	terests.11 U.S.C. § 521(c):
■ No	s, equitable or for Give specific in			other than anything listed in line 1), a	and rights or powers exercisable for your benefit
26. Patent	ts, copyrights, t	rademark	s, trade secrets, a	nd other intellectual property eds from royalties and licensing agreer	ments
■ No	Give specific in			and soliding agreement	
Exam ■ No		ermits, exc		l <b>es</b> perative association holdings, liquor lic	enses, professional licenses

<b>5</b>	Case 18-11261 Do	c 1 Filed 04/18/18 Document	Entered 04/18/18 10:36:09 Page 14 of 62	Desc Main
Debtor 1 Debtor 2			Case number (if known)	
Money o	or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28. <b>Tax</b> 1	refunds owed to you			
■ Ye	s. Give specific information about th	nem, including whether you alro	eady filed the returns and the tax years	
		TAX REFUND	Federal	\$4,838.00
Exa. ■ No	·	ny, spousal support, child supp	port, maintenance, divorce settlement, propert	y settlement
	benefits; unpaid loans you m		nefits, sick pay, vacation pay, workers' compo	ensation, Social Security
	s. Give specific information			
		rance; health savings account	(HSA); credit, homeowner's, or renter's insura	ance
☐ Ye	es. Name the insurance company of Company n		Beneficiary:	Surrender or refund value:
If yo	eone has died.		ed nsurance policy, or are currently entitled to red	ceive property because
■ No □ Ye	s. Give specific information			
Exa	mples: Accidents, employment dispu		uit or made a demand for payment ts to sue	
■ No □ Ye	es. Describe each claim			
34. <b>Othe</b> ■ No	·	ims of every nature, includi	ng counterclaims of the debtor and rights t	o set off claims
☐ Ye	es. Describe each claim			
■ No		dy list		
☐ Ye	s. Give specific information			
			any entries for pages you have attached	\$33,243.00
Part 5:	Describe Any Business-Related Proper	ty You Own or Have an Interest I	n. List any real estate in Part 1.	
37. <b>Do yo</b>	u own or have any legal or equitable int			
<b>—</b> NO.	OU IU FAIL U.			

Official Form 106A/B Schedule A/B: Property page 5

 $\square$  Yes. Go to line 38.

Case 18-11261 Doc 1 Filed 04/18/18 Entered 04/18/18 10:36:09 Desc Main Page 15 of 62 Document Debtor 1 **Gerardo Acevedo-Castillo** Debtor 2 Karen Lara Case number (if known) Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ...... \$17,000.00 56. Part 2: Total vehicles, line 5 \$17,500.00 57. Part 3: Total personal and household items, line 15 \$800.00 58. Part 4: Total financial assets, line 36 \$33,243.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$51,543.00 Copy personal property total \$51,543.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$68.543.00

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		Docume	IIL I UUC IO OI OZ	
Fill in this infor	mation to identify your	case:		
Debtor 1	Gerardo Acevedo	o-Castillo		
	First Name	Middle Name	Last Name	
Debtor 2	Karen Lara			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				
(II KIIOWII)				

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2008 Toyota Yaris 100,000 miles Line from Schedule A/B: 3.1	\$2,500.00	<b>\$2,500.00</b>		735 ILCS 5/12-1001(c)
Line Holli Goredale A.D. 3.1			100% of fair market value, up to any applicable statutory limit	
Furniture Line from Schedule A/B: 6.1	\$550.00		\$550.00	735 ILCS 5/12-1001(b)
Line Horr Schedule A.D. V.1			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$250.00		\$250.00	735 ILCS 5/12-1001(a)
Line Horr Schedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit	
Credit Union: Baxtr C. U. Line from Schedule A/B: 17.1	\$5.00		\$5.00	735 ILCS 5/12-1001(b)
Line Horri Schedule A.D. 11.1			100% of fair market value, up to any applicable statutory limit	
Credit Union: Baxter Credit Union Line from Schedule A/B: 17.2	\$700.00		\$700.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	

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Gerardo Acevedo-Castillo

Debtor 2 Karen Lara Case number (if known) Brief description of the property and line on Schedule A/B that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking: First Midwest Bank** 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 17.3 100% of fair market value, up to any applicable statutory limit 401(k): 401K 735 ILCS 5/12-1006 \$27,000.00 \$27,000.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 401(k): 401K 735 ILCS 5/12-1006 \$500.00 \$500.00 Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit Federal: TAX REFUND 735 ILCS 5/12-1001(b) \$4,838.00 \$4,838.00 Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? 

Yes

Debtor 1

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		Document	Page 18	of 62		
Fill in this informa	ation to identify you	r case:				
Debtor 1	Gerardo Aceved	lo-Castillo				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	Karen Lara First Name	Middle Name	Last Name			
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case number						
(if known)					_	if this is an
					amend	led filing
Official Form	106D					
Schedule F	· Creditors	Who Have Claims	Secured	by Property	v	12/15
				<u> </u>		
		two married people are filing togethe number the entries, and attach it to t				
1. Do any creditors ha	ave claims secured by	your property?				
□ No. Check t	his box and submit th	his form to the court with your other	er schedules. Yo	ou have nothing else	to report on this form.	
Yes. Fill in a	all of the information	below.				
Part 1: List All	Secured Claims					
		ore than one secured claim, list the cred			Column B	Column C
		articular claim, list the other creditors in er according to the creditor's name.	Part 2. As much	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Baxter Cred	dit Union	Describe the property that secures t	the claim:	value of collateral. \$17,845.00	claim \$15,000.00	If any <b>\$2,845.00</b>
Creditor's Name	ait Officia	2013 Toyota Sienna 50,000		ψ17,043.00	φ13,000.00	φ2,043.00
0.40 NJ 841h		As of the date you file, the claim is:	Check all that			
340 N Milwa Vernon Hill		apply.  Contingent				
	City, State & Zip Code	☐ Unliquidated				
		Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as car loan)	mortgage or secu	red		
■ Debtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
☐ At least one of the		☐ Judgment lien from a lawsuit	•			
☐ Check if this clair		Other (including a right to offset)	Auto Ioan			
community debt						
Date debt was incurr	red 10/19/2016	Last 4 digits of account num	ber 0003			
2.2 Baxter Cred Creditor's Name	dit Union	Describe the property that secures to		\$4,721.00	\$2,500.00	\$2,221.00
Oreditor 3 Name		2008 Toyota Yaris 100,000 r	niies			
340 N Milwa	aukee Ave.	As of the date you file, the claim is:	Check all that			
Vernon Hill	s, IL 60061	apply.  Contingent				
Number, Street, C	city, State & Zip Code	☐ Unliquidated				
Who owes the debt	12 Chaak ana	☐ Disputed  Nature of lien. Check all that apply.				
Debtor 1 only	Lr Check one.	☐ An agreement you made (such as	mortagae or secu	red		
Debtor 2 only		car loan)	origago or secu	.00		
■ Debtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the		☐ Judgment lien from a lawsuit				
Check if this clair community debt		Other (including a right to offset)	Auto Ioan			

Official Form 106D

Last 4 digits of account number

0004

Date debt was incurred 10/19/2016

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Debtor 1	Gerardo Ad	evedo-Casti	llo			C	ase number (if know)		
-	First Name	Middle Na	ame	Last Name					
Debtor 2	Karen Lara								
-	First Name	Middle Na	ame	Last Name					
2.3 <b>Oxf</b>	ord Bank &	Trust	Describe the prope	erty that secures	the clain	ո։	\$10,200.00	\$17,000.00	\$0.00
Credite	tor's Name		3906 Wood Str 60085 Lake C	,	, IL				
1100	0 West Lake	<b>S C t</b>	Purchased in 2	2009 for 3190	0				
	Box 129	Ji.	As of the date you	file, the claim is:	Check all	that			
	lison, IL 601	01	apply.						
			Contingent						
Numbe	er, Street, City, Sta	ate & Zip Code	Unliquidated						
			☐ Disputed						
_	s the debt? Ch	eck one.	Nature of lien. Ch	,					
Debtor 1	•		☐ An agreement yo	ou made (such as	mortgag	e or secur	ed		
Debtor 2	2 only		car loan)						
Debtor 1	1 and Debtor 2 o	nly	Statutory lien (su	ıch as tax lien, me	chanic's	lien)			
☐ At least	one of the debto	rs and another	☐ Judgment lien fr	om a lawsuit					
	if this claim rela unity debt	ites to a	Other (including	a right to offset)	Mort	gage			
Date debt v	was incurred	04/01/2009	Last 4 digits	s of account num	ber (	0003			
Add the d	dollar value of y	our entries in Co	olumn A on this page	. Write that num	ber here		\$32,766	.00	
	the last page of it number here:	your form, add t	he dollar value totals	s from all pages.			\$32,766	.00	
Part 2: L	List Others to	Be Notified fo	r a Debt That You	Already Listed	d				
to collect fr creditor for	rom you for a d	ebt you owe to so ts that you listed	omeone else, list the	creditor in Part	1, and th	en list the	e collection agency here	example, if a collection ag . Similarly, if you have mo ns to be notified for any do	re than one
Bax 400	ne, Number, Stre xter Credit U ) North Lake rnon Hills, II	eview	Žip Code				line in Part 1 did you ente	er the creditor? 2.2	
vei	111011 111113, 11	_ 00001							

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Page 20 of 62 Document Fill in this information to identify your case: Debtor 1 **Gerardo Acevedo-Castillo** Middle Name Last Name First Name Debtor 2 Karen Lara (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. 4.1 AlignMD Emergency of Illinois Last 4 digits of account number 0034 \$1,858.00 Nonpriority Creditor's Name P.O. BOX 4458 Dept. 194 When was the debt incurred? 03/21/2017 Houston, TX 77210-4458 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Medical services

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Debtor 1 Gerardo Acevedo-Castillo

Debto	r 2 Karen Lara	Case nu	umber (if know)	
4.2	Anesthesia Consultants LTD	Last 4 digits of account number 3120		\$973.00
	Nonpriority Creditor's Name 34121 Eagle Way Chicago, IL 60678-1341	When was the debt incurred? 01/31/	/2018	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check a	all that apply	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	<u> </u>	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agree report as priority claims	eement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing plans, ar	nd other similar debts	
	Yes	Other. Specify Medical services		
4.3	Barclays Bank Delaware	Last 4 digits of account number		\$4,757.00
	Nonpriority Creditor's Name 700 Prides xing	When was the debt incurred? 06/20	12	·
	Newark, DE 19713  Number Street City State Zlp Code	As of the date you file, the claim is: Check a		
	Who incurred the debt? Check one.		за пасарру	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	_	☐ Student loans		
	LI Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agree report as priority claims		
	■ No	Debts to pension or profit-sharing plans, ar		
	Yes	Other. Specify CREDIT CARD		
4.4	Baxter Credit Union	Last 4 digits of account number		\$1,594.00
	Nonpriority Creditor's Name  340 N Milwaukee Ave.	When was the debt incurred? 11/20	14	
	Vernon Hills, IL 60061  Number Street City State Zlp Code	As of the date you file, the claim is: Check a		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	<u> </u>		
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agree	eement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing plans, ar	nd other similar debts	
	□ Yes	■ Other. Specify CREDIT CARD		
		- Other, Specify		

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ebtor 2 Karen La	Acevedo-Castillo Ira	Case number (if know)	
Best Buy/C	BNA	Last 4 digits of account number	\$3,386.00
Nonpriority Cre PO BOX 64 Sioux Falls		When was the debt incurred? 03/2014	. ,
Number Street	City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	the debt? Check one.	☐ Contingent	
☐ Debtor 1 on☐ Debtor 2 on	•	☐ Unliquidated	
_		Disputed	
_	d Debtor 2 only	Type of NONPRIORITY unsecured claim:	
_	e of the debtors and another	☐ Student loans	
	is claim is for a community debt ubject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No		Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		■ Other. Specify CREDIT CARD	
Capital On		Last 4 digits of account number	\$898.00
Nonpriority Cre	ditor's Name  y Department	When was the debt incurred? 09/2010	
	al One Drive	OS/2010	
	City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	the debt? Check one.	☐ Contingent	
Debtor 1 on	•	☐ Unliquidated	
Debtor 2 on	ıly	Disputed	
Debtor 1 an	d Debtor 2 only	Type of NONPRIORITY unsecured claim:	
☐ At least one	e of the debtors and another	☐ Student loans	
	is claim is for a community debt ubject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No		$\square$ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		■ Other. Specify CREDIT CARD	
Capital On		Last 4 digits of account number	\$3,828.00
15000 Capi	y Department ital One Drive	When was the debt incurred? 11/2011	
Richmond,	City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	the debt? Check one.		
Debtor 1 on	ıly	☐ Contingent	
Debtor 2 on	ıly	☐ Unliquidated	
■ Debtor 1 an	nd Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
☐ At least one	e of the debtors and another	☐ Student loans	
☐ Check if th	is claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No		☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		Other. Specify CREDIT CARD	

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	2 Karen Lara	Case number (if know)	
4.8	Capital One	Last 4 digits of account number	\$734.00
	Nonpriority Creditor's Name Bankruptcy Department P.O. BOX 26625	When was the debt incurred? 03/2012	
	Richmond, VA 23261  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce report as priority claims	that you did not
	■ No	☐ Debts to pension or profit-sharing plans, and other similar de	bts
	Yes	■ Other. Specify CREDIT CARD	
4.9	Comenity Bank	Last 4 digits of account number	\$1,615.00
	Nonpriority Creditor's Name P.O. BOX 182789 Bankruptcy Department	When was the debt incurred? 03/2012	
	Columbus, OH 43218-2789		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	<u> </u>	
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce	that you did not
	Is the claim subject to offset?	report as priority claims	that you did not
	■ No	Debts to pension or profit-sharing plans, and other similar de	bts
	Yes	■ Other. Specify CREDIT CARD	
4.10	Comenity Bank/ Victorias Secret	Last 4 digits of account number	\$1,616.00
	Nonpriority Creditor's Name P.O. BOX 182120	When was the debt incurred? 12/2012	
	Columbus, OH 43218-2789  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce report as priority claims	•
	No	Debts to pension or profit-sharing plans, and other similar de	bts
	Yes	Other. Specify CREDIT CARD	

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	Gerardo Acevedo-Castillo     Karen Lara	Case number (if know)				
	Comenity Bank/CARSONS	Last 4 digits of account number		\$4,800.00		
	Nonpriority Creditor's Name P.O. BOX 182789 Bankruptcy Department	When was the debt incurred?	12/2013	<b>,,,,,,,</b>		
	Columbus, OH 43218-2789  Number Street City State Zlp Code	As of the date you file, the claim is:	: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	claim:			
	☐ At least one of the debtors and another	Student loans	Gam.			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separa report as priority claims				
	■ No	☐ Debts to pension or profit-sharing	plans, and other similar debts			
	Yes	Other. Specify CREDIT CAI	RD			
4.12	Comenity Bank/Children Place	Last 4 digits of account number		\$848.00		
	Nonpriority Creditor's Name P.O. BOX 182789	When was the debt incurred?	01/18/2014			
	Bankruptcy Department Columbus, OH 43218-2789					
	Number Street City State ZIp Code	As of the date you file, the claim is:	: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separa				
	■ No	☐ Debts to pension or profit-sharing				
	☐ Yes	■ Other. Specify Credit card				
4.13	Credit One Bank	Last 4 digits of account number		\$812.00		
	Nonpriority Creditor's Name Po Box 98873	When was the debt incurred?		<b>,</b>		
	Las Vegas, NV 89193  Number Street City State Zlp Code	As of the date you file, the claim is:	: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	□ Disputed				
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	claim:			
	lacksquare At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separa report as priority claims				
	■ No	☐ Debts to pension or profit-sharing	plans, and other similar debts			
	☐ Yes	■ Other. Specify Credit card				

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	Gerardo Acevedo-Castillo Karen Lara	Case number (if know)	
	Dr. Alok C. Pant	Last 4 digits of account number	\$349.00
	Nonpriority Creditor's Name  1000 N. Westmoreland Road	When was the debt incurred? 02/2018	
-	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical service	
	Dr. Wendy Lotts M.D.	Last 4 digits of account number	\$468.00
	Nonpriority Creditor's Name 15 Tower Court Suite 100	When was the debt incurred? 07/31/2017	
	Gurnee, IL 60031		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	_	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical services	
4.16	Khols/Capone	Last 4 digits of account number	\$1,043.00
	Nonpriority Creditor's Name N. 56 W. 17000 Ridgewood Dr. Menomonee Falls, WI 53051	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify CREDIT CARD	

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	Karen Lara Karen Lara	Case number (if know)				
4.17	Kohl's	Last 4 digits of account number	\$581.00			
	Nonpriority Creditor's Name PO Box 3120 Milwaukee, WI 53201-3120	When was the debt incurred? 109/2013				
	Number Street City State ZIp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply  Contingent				
	☐ Debtor 1 only ☐ Debtor 2 only —	☐ Unliquidated ☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Credit card				
4.18	LabCorp Nonpriority Creditor's Name	\$1,320.00				
	35 Tower Court Suite E Gurnee, IL 60031	When was the debt incurred? 08/12/2017				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:				
	$\square$ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Medial services				
4.19	Macy's/DSNB	Last 4 digits of account number	\$1,691.00			
	Nonpriority Creditor's Name PO Box 8218 Mason, OH 45040	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only					
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts  ☐ Other. Specify CREDIT CARD				
	Yes					

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	TA Gerardo Acevedo-Castillo  TA Karen Lara		
4.20	Marcy A. Mcintosh	Last 4 digits of account number	\$50.00
	Nonpriority Creditor's Name 4440 95th Street Oak Lawn, IL 60453	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical services	
4.21	Merrick Bank	Last 4 digits of account number	\$2,839.00
	Nonpriority Creditor's Name PO BOX 30537 Tampa, FL 33630-3537	When was the debt incurred? 03/2016	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify CHARGED OFF CREDIT CARD	
4.22	North Suburban Dermatology	Last 4 digits of account number 2280	\$68.00
	Nonpriority Creditor's Name 103 S. Greenleaf Street Suite J	When was the debt incurred? 2017	
	Gurnee, IL 60031  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	_	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical services	

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Debtor	Karen Lara	Case number (if know)	
4.23	Northwestern Medicine	Last 4 digits of account number 9184	\$10,474.00
	Nonpriority Creditor's Name 28155 Network Place Chicago, IL 60673-1281	When was the debt incurred?	·
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical services	
4.24	P. Kasturi	Last 4 digits of account number	\$410.00
	Nonpriority Creditor's Name  15 Tower Court	When was the debt incurred? 08/08/2017	
	Suite 240	<u> </u>	
	Gurnee, IL 60031		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical services	
4.25	Portfolio Recovery	Last 4 digits of account number	\$309.00
	Nonpriority Creditor's Name 120 Corporate Blvd	When was the debt incurred?	
-	Norfolk, VA 23502 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	lacksquare At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collections	

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	1 Gerardo Acevedo-Castillo 2 Karen Lara	Case number (if know)		
4.26	Pramila Katsuri M/D/	Last 4 digits of account number	\$180.00	
	Nonpriority Creditor's Name 15 Tower Court Suite 240	When was the debt incurred?		
	Gurnee, IL 60031  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	_	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Medical services		
4.27	Quest Diagnostics	Last 4 digits of account number	\$1,300.00	
	Nonpriority Creditor's Name P.O. Box 64804 Baltimore, MD 21264-4804	When was the debt incurred? 2017		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify MEDICAL SERVIES		
4.28	Richard Clatch M.D.	Last 4 digits of account number	\$502.00	
	Nonpriority Creditor's Name 660 N. Westmoreland Road Lake Forest, IL 60045	When was the debt incurred? 2017		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	_	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Medical services		

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	T 2 Karen Lara Case number (if know)			
4.29	SYNCB/GAP	Last 4 digits of account number	\$400.00	
	Nonpriority Creditor's Name P.O. BOX 965005 Orlando, FL 32896-5005	When was the debt incurred? 03/2014		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify CREDIT CARD		
4.30	SYNCB/HH GREGG Nonpriority Creditor's Name	Last 4 digits of account number	\$7,575.00	
	P.O. BOX 965015 Orlando, FL 32896-5007	When was the debt incurred? 04/2012		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify CREDIT CARD		
4.31	Synchrony Bank	Last 4 digits of account number	\$917.00	
	Nonpriority Creditor's Name P.O. Box 965060	When was the debt incurred?		
	Attn: Bankruptcy Department Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	■ No			
	Yes	■ Other. Specify Credit card		

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	2 Karen Lara	Case number (if know)	Case number (if know)			
4.32	Synchrony Bank	Last 4 digits of account number	\$372.00			
	Nonpriority Creditor's Name P.O. Box 965036 Attn: Bankruptcy Department	When was the debt incurred? 02/2017				
	Orlando, FL 32896-5036  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	Continues.				
	☐ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Credit card				
		· · ·				
4.33	Synchrony Bank/ Car Car Pep Boys Nonpriority Creditor's Name	Last 4 digits of account number	\$3,500.00			
	P.O. Box 965068	When was the debt incurred? 02/2015				
	4125 Windward Plaza					
	Orlando, FL 32896-5036  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	As of the date you me, the dain is. Oneok all that apply				
	☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
		Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Credit card				
4.34	Synchrony Bank/TJX CO	Last 4 digits of account number	\$1,042.00			
	Nonpriority Creditor's Name P.O. Box 965005	When was the debt incurred? 07/04/2014				
	Attn: Bankruptcy Department	01/04/2014				
	Orlando, FL 32896-5060					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another	other Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify CREDIT CARD				
		1 2				

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	2 Karen Lara	Case number (if know)				
4.35	Synchrony Bank/Toys r Us	Last 4 digits of account number	\$1,348.00			
	Nonpriority Creditor's Name P.O. Box 965060 Attn: Bankruptcy Department	When was the debt incurred? 08/2014				
	Orlando, FL 32896-5060  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify CREDIT CARD				
4.36	Synchrony Bank/WALMART Nonpriority Creditor's Name	Last 4 digits of account number	\$1,028.00			
	P.O. Box 965005 Attn: Bankruptcy Department	When was the debt incurred? 03/2012				
	Orlando, FL 32896  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	☐ Debtor 1 only	☐ Contingent ☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify CREDIT CARD				
4.37	TD Bank USA/Target Nonpriority Creditor's Name	Last 4 digits of account number	\$5,387.00			
	PO BOX 673 Minneapolis, MN 55440	When was the debt incurred? 12/2012				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify CREDIT CARD				

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tor 2 Karen Lara	Case number (if know)				
_Vidya Ramanavarapu, M.D.	Last 4 digits of account number		\$550.00		
Nonpriority Creditor's Name 8420 W. Bryn Mawr Avenue Gurnee, IL 60031	When was the debt incurred?	2017			
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
Who incurred the debt? Check one.	☐ Contingent				
Debtor 1 only	☐ Unliquidated				
☐ Debtor 2 only	☐ Disputed				
■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:			
☐ At least one of the debtors and another	☐ Student loans				
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
☐ Yes	Other. Specify Medical se	rvices			
Vista Health System	Last 4 digits of account number	3473	\$813.00		
Nonpriority Creditor's Name 1324 N. Sheridan Waukegan, IL 60085-2161	When was the debt incurred?	12/2017			
Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply			
Who incurred the debt? Check one.	По :: .				
☐ Debtor 1 only	☐ Contingent ☐ Unliquidated				
Debtor 2 only					
■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured				
☐ At least one of the debtors and another	Student loans				
☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
Yes	Other. Specify Medical se	rvices			
Vista Imaging Assoc.	Last 4 digits of account number	4731	\$28.00		
Nonpriority Creditor's Name PO BOX 8453 Carol Stream, IL 60197-8453	When was the debt incurred?	2017			
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
Who incurred the debt? Check one.	☐ Contingent				
☐ Debtor 1 only	ŭ				
☐ Debtor 2 only	☐ Unliquidated				
■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l claim:			
☐ At least one of the debtors and another	Student loans				
☐ Check if this claim is for a community debt  Is the claim subject to offset?	<u></u>	ration agreement or divorce that you did not			
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			

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Debtor 1 Gerardo Acevedo-Castillo Debtor 2 Karen Lara	Case number (if know)	
4.41 Vista Medical Center East	Last 4 digits of account number	\$813.00
Nonpriority Creditor's Name	<del></del>	ψο 13.00
P.O. Box 504316 Saint Louis, MO 63150-4316	When was the debt incurred? 2017	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
_ ,,	Disputed	
■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	T ☐ Student loans	
☐ Check if this claim is for a community the claim subject to offset?	ity debt	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Medical services	
	Other. Specify	
Part 3: List Others to Be Notified Abou	t a Debt That You Already Listed	
trying to collect from you for a debt you owe t	ified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection o someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if y at you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be mit this page.	you have
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Barclays Bank Delaware	Line 4.3 of (Check one):	
PO BOX 8803 Wilmington, DE 19899	Part 2: Creditors with Nonpriority Unsecured Claims	
willington, DE 19699	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Barclaysbk	Line 4.3 of (Check one):	
125 South West Street Wilmington, DE 19801	■ Part 2: Creditors with Nonpriority Unsecured Claims	
Willington, DE 19001	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Baxter Credit Union	Line 4.4 of (Check one):	
400 North Lakeview Vernon Hills, IL 60061	Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Capital One Bankruptcy Department	Line 4.6 of (Check one):	
P.O. BOX 26625	■ Part 2: Creditors with Nonpriority Unsecured Claims	
Richmond, VA 23261		
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
LCA Collections	Line 4.18 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims	
P.O. BOX 2240  Burlington, NC 27216-2240	Part 2: Creditors with Nonpriority Unsecured Claims	
Burlington, NC 27216-2240	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
Vista Health System	Line <u>4.39</u> of (Check one): □ Part 1: Creditors with Priority Unsecured Claims	
P.O. BOX 504316	■ Part 2: Creditors with Nonpriority Unsecured Claims	
Saint Louis, MO 63150-4316	Last 4 digits of account number	
Part 4: Add the Amounts for Each Type	e of Unsecured Claim	
	ed claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts fo	r each type
or unsecured claim.	Total Claim	
6a. Domestic support obli		
Total claims	·	

Official Form 106 E/F

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Debtor 2 Ka	ren La	ra	Case r	number (if know	u)
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				Т	otal Claim
	6f.	Student loans	6f.	\$	0.00
tal claims om Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	u 6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here	e. 6i.	\$	73,076.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	73.076.00

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		DUCUITIO	IIL FAUC 30 01 02	
Fill in this infor	mation to identify your	case:		
Debtor 1	Gerardo Acevedo	-Castillo		
	First Name	Middle Name	Last Name	
Debtor 2	Karen Lara			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is amended filing

#### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	whom you have the	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>

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		Document	Page 37 o	of 62	
Fill in this in	formation to identify your	case:			
Debtor 1	Gerardo Acevedo				
Dalatano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	Karen Lara First Name	Middle Name	Last Name		
-	Bankruptcy Court for the:	NORTHERN DISTRICT OF			
Case number (if known)					☐ Check if this is an amended filing
Official F	Form 106H				
	le H: Your Cod	ebtors			12/15
ill it out, and our name an	number the entries in the d case number (if known)	boxes on the left. Attach th	e Additional Page t	to this page. On the top of a	d, copy the Additional Page, ny Additional Pages, write
<b>■</b> M-					
■ No □ Yes					
	California, Idaho, Louisiana,	I lived in a community prop Nevada, New Mexico, Puerto		ry? (Community property state ington, and Wisconsin.)	es and territories include
☐ Yes. D	id your spouse, former spo	use, or legal equivalent live w	ith you at the time?		
in line 2	again as a codebtor only i 6D), Schedule E/F (Official	f that person is a guarantor	or cosigner. Make	r if your spouse is filing with sure you have listed the cre 06G). Use Schedule D, Sche	n you. List the person shown editor on Schedule D (Officia dule E/F, or Schedule G to
	Jumn 1: Your codebtor ne, Number, Street, City, State and Zl	P Code		Column 2: The creditor Check all schedules that	to whom you owe the debt apply:
3.1				☐ Schedule D, line	
Nan	ne			☐ Schedule E/F, line ☐ Schedule G, line	
Nun City		State	ZIP Code	_	
3.2				☐ Schedule D, line	
Nan	ne			☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule G, line	
Nun	nber Street				

ZIP Code

State

City

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Fill in this informa	tion to identify your case:	
Debtor 1	Gerardo Acevedo-Castillo	
Debtor 2 (Spouse, if filing)	Karen Lara	
United States Bar	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number		Check if this is:
(If known)		☐ An amended filing
		A supplement showing postpetition chapter 13 income as of the following date:
Official Fo	<u>rm 106l</u>	MM / DD/ YYYY
<b>Schedule</b>	I: Your Income	12/1
Po os completo o	nd accurate as possible. If two married people are filing together (D	obtor 1 and Dahtar 2) both are equally recognished for

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	1: Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed	■ Employed
		Employment status	☐ Not employed	☐ Not employed
	employers.	Occupation	maintnance	Cashier
	Include part-time, seasonal, or self-employed work.	Employer's name	Cardinal Health	Walmart
	Occupation may include student or homemaker, if it applies.	Employer's address	Waukegan, IL 60085	Waukegan, IL 60085
			- Tradicigan, 12 00000	- Traditogan, in 60000
		How long employed the	ere? <u>15 years</u>	5 months
Par	2: Give Details About Mon	thly Income		

•

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- Calculate gross Income. Add line 2 + line 3.

			non-	filing spouse
2.	\$	3,251.00	\$	2,351.00
3.	+\$	0.00	+\$_	0.00
4.	\$	3,251.00	\$	2,351.00

For Debtor 2 or

For Debtor 1

Official Form 106I Schedule I: Your Income page 1

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Debtor 1 Debtor 2		Gerardo Acevedo-Castillo Karen Lara	-	Case	number ( <i>if known</i> )				
				For	Debtor 1		Debtor :		
	Cop	by line 4 here	4.	\$	3,251.00	\$	2,	351.00	-
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	626.00	\$	4	328.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$	130.00	\$		71.00	_
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		0.00	-
	5d.	Required repayments of retirement fund loans	5d.	\$	378.00	\$		0.00	-
	5e.	Insurance	5e.	\$	21.00	\$	- 1	429.00	_
	5f.	Domestic support obligations	5f.	\$	0.00	\$		0.00	_
	5g.	Union dues	5g.	\$	0.00	\$		0.00	
	5h.	Other deductions. Specify:	5h.+	\$	0.00	- \$		0.00	_
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,155.00	\$		828.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,096.00	\$	1,	523.00	=
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$		0.00	
	8b.	Interest and dividends	8b.	\$_	0.00	\$ 		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		`_		· —			_
		settlement, and property settlement.	8c.	\$	0.00	\$		0.00	_
	8d.	Unemployment compensation	8d.	\$_	0.00	\$		0.00	_
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8e. e 8f.	\$ \$	0.00	\$ \$		0.00	-
	8g.	Pension or retirement income	 8g.	\$	0.00	\$		0.00	_
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	· —		0.00	_
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$		0.0	0
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	2	2,096.00 + \$_	1,5	523.00	= \$ _	3,619.00
11.	Inclu othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, you er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r deper		. ,	•	Schedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certailies					12.	\$	3,619.00
13.	Do	you expect an increase or decrease within the year after you file this form	1?					Combi month	ned y income
		No.							

	in this informa	ation to identify w	0000			1		
	in this informa	ation to identify y	our case.					
Deb	otor 1	Gerardo Ace	evedo-Ca	stillo		Check if this is:  An amended filing		
	otor 2	Karen Lara				_		ving postpetition chapter
(Spo	ouse, if filing)					,	13 expenses as of	the following date:
Unit	ted States Bank	ruptcy Court for the	NORTH	IERN DISTRICT OF ILLIN	OIS	_	MM / DD / YYYY	
	se number nown)							
0	fficial Fo	orm 106J						
S	chedule	J: Your	Exper	ises				12/15
Be	as complete ormation. If n	and accurate as	s possible eded, atta	. If two married people a ich another sheet to this				
Par		ribe Your House	ehold					
1.	Is this a joi							
	□ No. Go to		·	ata hawaahaldO				
			ın a separ	ate household?				
	■ N		st file Offic	ial Form 106J-2, <i>Expense</i>	s for Separate Hous	sehold of Deb	tor 2.	
2.	Do you hav	e dependents?	□ No					
	Do not list D		Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents				Son		10	■ Yes
								□ No
					Son		18	Yes
								■ No
					Father		68	☐ Yes
					Mother		68	■ No □ Yes
3.		penses include of people other t	han	No				
		d your depende		Yes				
Par	4 2: Eatin	nate Your Ongoi	na Month	ly Evnances				
Est	imate your e	xpenses as of y a date after the	our bankr	uptcy filing date unless y	ou are using this followed and the design of	form as a su e <i>J</i> , check th	pplement in a Change top of the t	apter 13 case to report of the form and fill in the
the		h assistance an		government assistance cluded it on Schedule I:			Your expe	enses
(0)	ilciai i Oilli i	001.)						
4.		or home owners nd any rent for th		ses for your residence. I or lot.	Include first mortgag	ge 4. \$		953.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a. \$		0.00
		erty, homeowner'	s, or renter	's insurance		4b. \$		0.00
	4c. Home	e maintenance, re	epair, and	upkeep expenses		4c. \$		40.00
E		eowner's associa			and a marker to a con-	4d. \$		0.00
5.	Additional	mortgage paym	ents for yo	<b>our residence,</b> such as ho	rne equity loans	5. \$		0.00

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Debtor 1			Acevedo-Castillo			
Debtor 2		Karen La	ara	Case number	er (if known)	
6.	Utilit	ioe.				
0.	6a.		heat, natural gas	6a. S	\$	170.00
	6b.	-	wer, garbage collection		\$	40.00
	6c.		e, cell phone, Internet, satellite, and cable services		\$	360.00
	6d.	Other. Spe	ecify:	6d. S	\$	0.00
7.	Food		ekeeping supplies	7. \$	\$	820.00
			hildren's education costs	8. 9	\$	0.00
9.	Cloth	hing, laund	ry, and dry cleaning	9. 3	\$	0.00
		_	products and services	10. 3	\$	60.00
11.	Medi	ical and de	ntal expenses	11. \$	\$	40.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.			
			ar payments.	12.	\$	400.00
13.	Ente	rtainment,	clubs, recreation, newspapers, magazines, and boo	<b>(S</b> 13. 5	\$	0.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
-		rance.				
			surance deducted from your pay or included in lines 4 c		•	
		Life insura		15a. S		0.00
		Health ins		15b. S	·	0.00
		Vehicle in:			\$	293.00
			rance. Specify:		\$	0.00
16.			clude taxes deducted from your pay or included in lines		•	
	Spec			16. \$	\$	0.00
17.			ease payments:	17a. S	î.	308.00
			ents for Vehicle 1		Ф 	120.00
			ents for Vehicle 2		·	
		Other, Spe			\$ 	0.00
40		Other. Spe			\$	0.00
			of alimony, maintenance, and support that you did i your pay on line 5, Schedule I, Your Income (Official		\$	0.00
			s you make to support others who do not live with you	1 01111 1001 <i>)</i> .	*	0.00
	Spec		you make to support suitors time us not not many	19.		0.00
20.	•	·	erty expenses not included in lines 4 or 5 of this for		ur Income.	
			s on other property	20a. S		0.00
		Real estat		20b. S	\$	0.00
	20c.	Property, I	nomeowner's, or renter's insurance	20c. S	\$	0.00
			ice, repair, and upkeep expenses	20d. S	\$	0.00
			er's association or condominium dues	20e. S	\$	0.00
21.		r: Specify:		21	·	0.00
		. ,			· •	
22.			monthly expenses			
			through 21.		\$	3,604.00
	22b.	Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official F	orm 106J-2	\$	
	22c.	Add line 22	a and 22b. The result is your monthly expenses.		\$	3,604.00
22	Cala	ulata vaur	monthly not income	L		
23.			monthly net income. 12 (your combined monthly income) from Schedule I.	23a. S	î.	2 610 00
			monthly expenses from line 22c above.	23a 23b	*	3,619.00 3,604.00
	230.	Сору уби	monthly expenses nom line 22c above.	230.	-Ψ	3,604.00
	23c	Subtract v	our monthly expenses from your monthly income.			
	200.		is your <i>monthly net income</i> .	23c. S	\$	15.00
			- y	L		
24.			an increase or decrease in your expenses within the			
			u expect to finish paying for your car loan within the year or do yo	u expect your mortgage pay	ment to increase or de	ecrease because of a
			terms of your mortgage?			
	■ N					
	□ Ye	es.	Explain here:			

Fill in this	information to identify your	caso:			
		-			
Debtor 1	Gerardo Acevedo	-Castillo Middle Name	Last Name		
Debtor 2	Karen Lara	Wildale Hame	Lastivanio		
(Spouse if, filin		Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	ner				
(if known)					☐ Check if this is an amended filing
	Form 106Dec ration About a	n Individual	Dobtor's Sch	nodulos	
Decia	ration About a	<u> </u>	Debior 3 oci	icuuics	12/15
	noney or property by fraud in oth. 18 U.S.C. §§ 152, 1341, 1		ruptcy case can result in	n fines up to \$250,000	, or imprisonment for up to 20
Did yo	ou pay or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
<b>■</b> N	No				
_ Y	es. Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
	penalty of perjury, I declare ey are true and correct.	that I have read the sum	mary and schedules filed	l with this declaration	and
X /s/	/ Gerardo Acevedo-Castil	lo	X /s/ Karen La	ara	
	erardo Acevedo-Castillo		Karen Lara		
Sig	gnature of Debtor 1		Signature of D	Debtor 2	
Da	ate <b>April 18, 2018</b>		Date _ <b>April</b>	18, 2018	

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<b>E</b> :III	in this inform	nation to identify you	r 00001							
		nation to identify you	_							
Dei	otor 1	Gerardo Aceved	O-Castillo Middle Name	Last Name						
Del	otor 2	Karen Lara								
(Spc	ouse if, filing)	First Name	Middle Name	Last Name						
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS						
	se number _				_	heck if this is an mended filing				
Sta Be a info	as complete a	of Financial	attach a separate sheet to	are filing together, both are	ankruptcy e equally responsible for sup by additional pages, write yo					
		, , , , ,	rital Status and Where You	u Lived Before						
1.	What is you	r current marital statu	ıs?							
	<ul><li>■ Married</li><li>□ Not man</li></ul>	ried								
2.	During the la	ng the last 3 years, have you lived anywhere other than where you live now?								
	<ul> <li>No</li> <li>Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li> </ul>									
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there				
<b>3.</b> state					nity property state or territor tico, Texas, Washington and V					
	■ No □ Yes. Ma	ake sure you fill out <i>Sci</i>	hedule H: Your Codebtors (O	official Form 106H).						
Par	t 2 Explai	n the Sources of You	r Income							
4.	Fill in the tota	al amount of income yo	nployment or from operatir u received from all jobs and have income that you receiv	all businesses, including par		ndar years?				
	□ No ■ Yes. Fil	I in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$8,868.00	☐ Wages, commissions, bonuses, tips	\$0.00				
			☐ Operating a business		☐ Operating a business					

Official Form 107

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		ren Lara	evedo-Cast			Cas	e number (if known)		
				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	Gross in (before desclusion	deductions and	Sources of inc		Gross income (before deductions and exclusions)
	last caler nuary 1 to	dar year: December	31, 2017 )	■ Wages, commissions, bonuses, tips \$59,145.00		☐ Wages, combonuses, tips	nmissions,	\$0.00	
				☐ Operating a business			☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips		\$63,898.00	☐ Wages, combonuses, tips	nmissions,	\$0.00
				☐ Operating a business			☐ Operating a	business	
	■ No	source and t	C	ome from each source separ	rately. Do no	t include income	that you listed in li	ne 4.	
				Debtor 1			Debtor 2		
				Sources of income Describe below.	each so	deductions and	Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	t 3: List	t Certain Pa	yments You	Made Before You Filed for	r Bankruptc	y			
6.	□ No.	Neither Do individual   During the □ No. □ Yes  * Subject  Debtor 1 of	90 days before 30 days before 40 days before 50 to line 70 days before 50 days be	each creditor to whom you payeditor. Do not include payme payments to an attorney for it on 4/01/19 and every 3 years to be been payments to an attorney for it on 4/01/19 and every 3 years both have primarily consore you filed for bankruptcy, or each creditor to whom you payed.	sumer debts old purpose. did you pay a aid a total of ents for dom- this bankrup ars after that sumer debts did you pay a	" \$6,425* or more estic support oblider case. for cases filed or any creditor a total \$600 or more ar	in one or more pa gations, such as c n or after the date	ore?  yments and hild support of adjustment?	the total amount you and alimony. Also, do nt.
		103	include pay	ments for domestic support of for this bankruptcy case.					
	Creditor'	s Name and	d Address	Dates of payme	ent	Fotal amount paid	Amount you still owe	Was this	payment for

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Del	otor 2	Karen Lara			Cas	e number ( <i>if knowi</i>	n)				
7.	Inside corpo includ	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.									
	_	No Yes. List all payments to an insider.									
	Insid	der's Name and Address	Da	tes of payment	Total amount paid	Amount you still owe	Reason for	this payment			
8.	insid	in 1 year before you filed for bankrupt er? de payments on debts guaranteed or cos	•		yments or transfer a	any property on	account of a d	ebt that benefited an			
	_	No Yes. List all payments to an insider									
	Insid	der's Name and Address	Da	tes of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name			
Pai	rt 4:	Identify Legal Actions, Repossession	ns, ar	nd Foreclosures							
9.	List a	in 1 year before you filed for bankrupt Ill such matters, including personal injury fications, and contract disputes.									
		No Yes. Fill in the details.									
		e title e number	Na	ture of the case	Court or agency		Status of th	e case			
10.		in 1 year before you filed for bankrupt k all that apply and fill in the details belo		as any of your prop	perty repossessed, f	oreclosed, garn	ished, attache	d, seized, or levied?			
	_	No. Go to line 11. Yes. Fill in the information below.									
	Cred	ditor Name and Address		scribe the Property		Date	Date Value o				
11.	acco	in 90 days before you filed for bankru unts or refuse to make a payment bed No Yes. Fill in the details.	ptcy,	did any creditor, in		nancial instituti	on, set off any	amounts from your			
	Cred	ditor Name and Address	De	scribe the action th	e creditor took	Date take	e action was	Amount			
12.		Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?									
	_	No Yes									
Pai	rt 5:	List Certain Gifts and Contributions									
13.		in 2 years before you filed for bankrup	otcy, o	did you give any gif	ts with a total value	of more than \$	600 per person	?			
	Gifts	Yes. Fill in the details for each gift. s with a total value of more than \$600 person		Describe the gifts	3		es you gave gifts	Value			
	Pers	son to Whom You Gave the Gift and									

**Gerardo Acevedo-Castillo** 

Debtor 1

Case 18-11261 Doc 1 Filed 04/18/18 Entered 04/18/18 10:36:09 Desc Main Document Page 46 of 62 Debtor 1 Gerardo Acevedo-Castillo Debtor 2 Karen Lara Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. □ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred payment or transfer was **Email or website address** made Person Who Made the Payment, if Not You **Law Offices of Marcelino Diaz** Total fee includes filing fee 03/15/2018 \$1,000.00 5 S. County Street Waukegan, IL 60085 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Person Who Received Transfer Address Person's relationship to you

Yes. Fill in the details.

Description and value of property transferred Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debtor 1 Gerardo Acevedo-Castillo

Debtor 2 Karen Lara Case number (if known)

19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-protein No		y property to a self-	settled trust or similar device	of which you are a				
	☐ Yes. Fill in the details.								
	Name of trust	Description and v	alue of the property	transferred	Date Transfer was made				
Pa	tt 8: List of Certain Financial Accounts, Insti	ruments, Safe Deposit	Boxes, and Storage	e Units					
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred?	•							
	Include checking, savings, money market, or houses, pension funds, cooperatives, associated No			eposit; snares in banks, credi	t unions, brokerage				
	Yes. Fill in the details.								
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer				
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, any saf	fe deposit box or other depos	itory for securities,				
	■ No □ Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		cribe the contents	Do you still have it?				
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?								
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, State and ZIP Code)		cribe the contents	Do you still have it?				
Pa	t 9: Identify Property You Hold or Control fo	or Someone Else							
23.	Do you hold or control any property that som for someone.	eone else owns? Inclu	ude any property yoા	u borrowed from, are storing	for, or hold in trust				
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		cribe the property	Value				
Pa	tt 10: Give Details About Environmental Infor	rmation							
For	the purpose of Part 10, the following definition	ns apply:							
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	e air, land, soil, surfac	e water, groundwate						
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos	_	environmental law, v	whether you now own, operate	e, or utilize it or used				
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.								

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Gerardo Acevedo-Castillo

Debtor 2 Karen Lara Case number (if known)

24.	■ No  Yes Fill in the details						
	Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of ar	ny release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admir	nistrative proceeding under any env	ironmental law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Co	onnections to Any Business					
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have ar	ny of the following connections to an	y business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) —						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	☐ Yes. Check all that apply above and fill in the details below for each business.						
	Business Name D Address	Describe the nature of the business	Employer Identification number Do not include Social Security				
		lame of accountant or bookkeeper	Dates business existed	·			
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued					

Entered 04/18/18 10:36:09 Document Page 49 of 62 **Gerardo Acevedo-Castillo** Debtor 1 Debtor 2 Karen Lara Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Gerardo Acevedo-Castillo /s/ Karen Lara **Gerardo Acevedo-Castillo** Karen Lara Signature of Debtor 1 Signature of Debtor 2 April 18, 2018 Date April 18, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Filed 04/18/18

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

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Desc Main

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FIII IN TAIS INTOFI	mation to identify your case:		
Debtor 1	Gerardo Acevedo-Castillo First Name Middle Name	Last Nome	
Debtor 2	First Name Middle Name  Karen Lara	Last Name	
(Spouse if, filing)	First Name Middle Name	Last Name	
United States Ba	ankruptcy Court for the: NORTHERN DIS	TRICT OF ILLINOIS	
Case number _			☐ Check if this is an amended filing
Official Fo <b>Statemer</b>		viduals Filing Under Chapte	r 7 12/15
If you are an ind	ividual filing under chapter 7, you must f	ill out this form if:	
creditors have	e claims secured by your property, or		
You must file thi	ever is earlier, unless the court extends the	not expired. r you file your bankruptcy petition or by the date set he time for cause. You must also send copies to the	
	eople are filing together in a joint case, b	oth are equally responsible for supplying correct in	formation. Both debtors must
	and accurate as possible. If more space our name and case number (if known).	is needed, attach a separate sheet to this form. On t	the top of any additional pages,
Part 1: List Yo	our Creditors Who Have Secured Claims		
•			
1. For any credit information be	•	D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
	editor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's B	Baxter Credit Union	☐ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	_
Description of property	miles	<ul><li>Retain the property and enter into a Reaffirmation Agreement.</li><li>Retain the property and [explain]:</li></ul>	■ Yes
securing debt:			_
Creditor's B	Baxter Credit Union	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
		Retain the property and enter into a	■ Yes
Description of property	2008 Toyota Yaris 100,000 miles	Reaffirmation Agreement.	
securing debt:		☐ Retain the property and [explain]:	-
Creditor's C	Oxford Bank & Trust	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of	3906 Wood Street Park City, IL 60085 Lake County	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property	Purchased in 2009 for 31900	☐ Retain the property and [explain]:	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Gerardo Acevedo-Castillo Debtor 2 Karen Lara		Case number (if known)
securir	na debt:	
or any un the info	ormation below. Do not list real estate leases. Un	in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), file expired leases are leases that are still in effect; the lease period has not yet ended the trustee does not assume it. 11 U.S.C. § 365(p)(2).
Describe	your unexpired personal property leases	Will the lease be assumed?
Lessor's ı		□ No
Description Property:	on of leased	☐ Yes
Lessor's i		□ No
Description Property:	on of leased	☐ Yes
Lessor's ı		□ No
Description Property:	on of leased	☐ Yes
Lessor's i	name: on of leased	□ No
Property:		☐ Yes
Lessor's i		□ No
Description Property:	on of leased	☐ Yes
Lessor's ı		□ No
Description Property:	on of leased	☐ Yes
Lessor's i		□ No
Description Property:	on of leased	☐ Yes
Part 3:	Sign Below	
	nalty of perjury, I declare that I have indicated my	y intention about any property of my estate that secures a debt and any personal
	Gerardo Acevedo-Castillo	χ /s/ Karen Lara
Ger	ardo Acevedo-Castillo ature of Debtor 1	Karen Lara Signature of Debtor 2
J		· · · · · · · · · · · · · · · · · · ·
Date	April 18, 2018	Date April 18, 2018

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-11261 Doc 1 Filed 04/18/18 Entered 04/18/18 10:36:09 Desc Main Document Page 56 of 62

B2030 (Form 2030) (12/15)

#### United States Bankruptcy Court Northern District of Illinois

In r	Gerardo Acev e Karen Lara	/edo-	Castillo			Case No.		
				Debtor(s)		Chapter	7	
	DIS	SCL	OSURE OF COM	PENSATION OF A	ATTORNEY	FOR DE	EBTOR(S)	
1.	compensation paid t	o me	within one year before the	2016(b), I certify that I am e filing of the petition in battion of or in connection wi	nkruptcy, or agreed	l to be paid	to me, for service	
	For legal service	es, I h	nave agreed to accept		\$		1,465.00	
	Prior to the fili	ng of t	this statement I have recei	ived	\$		1,465.00	
	Balance Due				\$		0.00	
2.	\$ <b>335.00</b> of th	e filing	g fee has been paid.					
3.	The source of the co	mpen	sation paid to me was:					
	Debtor		Other (specify):					
4.	The source of comp	ensatio	on to be paid to me is:					
	Debtor		Other (specify):					
5.	■ I have not agree	d to sl	hare the above-disclosed o	compensation with any other	er person unless the	ey are mem	bers and associate	es of my law firm.
				pensation with a person or ne names of the people shar				ny law firm. A
6.	In return for the abo	ove-dis	sclosed fee, I have agreed	to render legal service for	all aspects of the b	ankruptcy c	ase, including:	
<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.</li> </ul>					nd filing of			
7.	Represer	ntatio	btor(s), the above-disclose n of the debtors in an ersary proceeding.	ed fee does not include the y dischargeability action	following service: ons, judicial lien	avoidanc	es, relief from	stay actions or
				CERTIFICATION	N			
this	I certify that the forebankruptcy proceeding		g is a complete statement of	of any agreement or arrange	ement for payment	to me for re	epresentation of the	he debtor(s) in
	April 18, 2018			/s/ Marce	lino Diaz			
_	Date				o Diaz 6271542			
					of Attorney ces of Marcelino	Diaz		
				5 S. Cour	nty Street	<del></del>		
					in, IL 60085	\ 044 700	4	
					-7288 Fax: (847 diaz@yahoo.com		+	
				Name of la		-		

#### **United States Bankruptcy Court** Northern District of Illinois

_	Gerardo Acevedo-Castillo			
In re	Karen Lara	D.L. ()	Case No.	•
		Debtor(s)	Chapter <u>7</u>	
	VERI	FICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	47
	(our) knowledge.			
Date:	April 18, 2018	/s/ Gerardo Acevedo-Castillo	)	
		Gerardo Acevedo-Castillo		
		Signature of Debtor		
Date:	April 18, 2018	/s/ Karen Lara		
		Karen Lara		
		Signature of Debtor		

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Barclaysbk 125 South West Street Wilmington, DE 19801

Baxter Credit Union 340 N Milwaukee Ave. Vernon Hills, IL 60061

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Capital One Bankruptcy Department 15000 Capital One Drive Richmond, VA 23238 Capital One Bankruptcy Department P.O. BOX 26625 Richmond, VA 23261

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Comenity Bank/ Victorias Secret P.O. BOX 182120 Columbus, OH 43218-2789

Comenity Bank/CARSONS P.O. BOX 182789 Bankruptcy Department Columbus, OH 43218-2789

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